



AF 3624  
PATENT  
Attny Dkt No.: 10392-46001

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: WALLMAN, Steven M.H.

Appl'n No.: 09/038,158

Filing Date: 11 March 1998

Title: METHOD AND APPARATUS FOR ENABLING  
SMALLER INVESTORS OR OTHERS TO  
CREATE AND MANAGE A PORTFOLIO OF  
SECURITIES OR OTHER ASSETS OR  
LIABILITIES ON A COST EFFECTIVE BASIS

Art Unit: 3624

Examiner: Bashore, A. L.

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

Sir:

The following amendments and remarks are respectfully submitted:

RECEIVED  
APR 0 9 2004  
GROUP 3600

04/07/2004-JBAL:INAM-00000108-110600-09038158  
01 FC:1614-110.00 DA